

## **U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT FY 2002 HOUSING COUNSELING GRANTS**

### **Michigan**

#### **Detroit Non-Profit Housing Corporation**

Detroit, MI

\$6,950

Established in 1971, the Detroit Non-Profit Housing Corp. serves clients in Southeastern Michigan. The agency provides the following counseling services: individual and group pre-purchasing, first time homebuyer training, mortgage default and delinquency, debt management, home maintenance/repair, predatory lending prevention, technical assistance to community organizations and individuals, home equity conversion mortgage (HECM), and an individual development account savings program for homeownership. The agency offers an extensive Home Buyer Education Program and membership to a no-charge referral service hotline, "Don't Borrow Trouble."

#### **Michigan Housing Counselors, Inc. (MHC)**

Mt. Clemens, MI

\$5,790

Michigan Housing Counselors, Inc., has provided comprehensive housing counseling to citizens of Macomb County for 42 years and the housing counseling agency has been certified as a HUD-approved housing counseling agency since 1972. MHC Flint/Genesee County Branch Office is located approximately 60 miles north of the City of Detroit. Housing counseling agency clients are counseled in the following areas: pre-purchase, delinquency/ default, home improvement/rehabilitation, displacement/ relocation and home equity conversion mortgage (HECM). The housing counseling staff of four professional full-time counselors offers in excess of an average of 14 years housing counseling experience per counselor. Annually, MHC provides housing counseling assistance to over 600 unduplicated clients.

#### **Northwest Michigan Human Services Agency (NMHSA)**

Traverse City, MI

\$16,223

Northwest Michigan Human Services Agency has emerged as the "One-Stop Shopping Center" for Housing Counseling Services, Financial Management Education and Individual Development accounts in northern Michigan. Located in Grand Traverse County, NMHSA, services clients in ten adjacent rural counties of Northwest Lower Michigan and provides a scope of services that includes: pre-occupancy counseling, homebuyer education programs, post-purchase/ mortgage default and rent delinquency counseling, post purchase/post occupancy counseling, home equity conversion mortgage (HECM) Counseling, home improvement and rehabilitation counseling, displacement and relocation counseling and marketing/outreach Initiatives. The Community Services Division, responsible for housing counseling activities is staffed with eleven professionally trained counselors. Functioning in a variety of capacities including Community Services Coordinator, Community Service Representative, Community

Service Specialist, Housing Program Coordinator, Housing Program Manager, Financial Management Service Coordinator and Budget Counselor, CSD staff expends in excess of 8,215 housing counseling hours annually assisting clients. NMHSA has assisted 12 clients during the past year to avoid mortgage foreclosure.

**Oakland County, Michigan (OCM)**

Pontiac, MI

\$20,281

The Housing Counseling Unit of the Community & Home Improvement Division of Oakland County Government, a HUD-approved housing counseling agency has been in operation for more than 15 years providing housing counseling assistance primarily to clients in the city of Pontiac, Michigan. OCM provides a full range of housing counseling services directing special attention to the areas of fair housing, first time homebuyer education and home equity conversion mortgage counseling (HECM) counseling. The organization's Counseling Agency Director is professionally trained at basic and advanced levels on reverse mortgages/HECM and AARP Programs.

**Phoenix Housing and Counseling Non-Profit, Inc.**

Detroit, MI

\$5,211

Phoenix Housing and Counseling Non-Profit, Inc has provided comprehensive housing counseling services during the past 30 years to clients in the urban core of Southeastern Michigan, this primarily includes the City of Detroit and surrounding Wayne, Oakland and Macomb counties. Housing counseling assistance delivered by Phoenix Housing provides housing counseling assistance in the following areas: first-time homebuyer education, mortgage default and delinquency, home equity conversion mortgage counseling (HECM), credit repair for prospective first time homebuyers, and housing information and referral to community resources. The counseling agency is staffed by two professionally trained housing counselors, professional backgrounds included trained in the real estate and residential building industry. Phoenix Housing and Counseling Staff is an active participant in many of the Detroit community revitalization programs including: the Detroit Empowerment zone Task Force, and Neighborhood Review Panel, the Detroit Mortgage Review Board and the Detroit Community Reinvestment Strategy.

**State of Michigan Dept. of Consumer and Industry Services**

**Michigan State Housing Development Authority (MSHDA)**

Lansing, MI

\$24,875

MSHDA was created by the Michigan Legislature under the provisions of Public Act 346 of 1966, as amended, and is the primary state agency responsible for providing low and moderate-income Michigan residents with affordable housing opportunities. MSHDA works closely with communities, lenders, realtors, and nonprofit organizations to effectively administer a variety of mortgage loan programs, and education and outreach for individuals with disabilities. Notable, MSHDA has developed a statewide Home Ownership Counseling Network ("The Network"). The Network, in operation since November 1991, has provided pre-purchase counseling throughout the state to support

the state housing authority's affordable housing programs. Additionally, MSHDA is the lead agency designated to prepare the state of Michigan Consolidated Plan for the non-entitled areas of the state.